

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: **Tracey Wilkes**

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 985 Cedar Grove Loop
Bolivar, TN 38008 (2) _____

PLAN PAYMENT:

Debtor(1) shall pay \$ 255.00 Weekly
 PAYROLL DEDUCTION From: UGN, Inc., 18410 Crossing Drive, Suite C, Tinsley park, IL 60487

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] YES NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] YES NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. YES NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: Included in Plan; OR Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment:

None Paid by: Debtor(s) directly Wage Assignment, OR Trustee to:
ongoing payment begins _____ \$ _____
Approximate arrearage: _____

5. PRIORITY CLAIMS:

-NONE- Amount _____ \$ _____

6. HOME MORTGAGE CLAIMS: Paid directly by Debtor(s); OR Paid by Trustee to:

Ditech Financial LLC ongoing payment begins July 2019 **\$758.00**
Approximate arrearage: 12,600.00 Interest 0.00 **\$210.00**

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: _____ Rate of Interest: _____ Monthly Plan Payment: _____
None

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:**

[Retain lien 11 U.S.C. §1325 (a)] Value of Collateral: _____ Rate of Interest: _____ Monthly Plan Payment: _____
-NONE- Collateral: _____ \$ _____

**9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON
CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIAL
REASONABLE DISPOSAL OF COLLATERAL:**

-NONE- Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:

Amount: _____ Rate of Interest: _____ Monthly Plan Payment: _____
-NONE- _____ \$ _____

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

US Dept of ED/GSL/ATL. \$8,363.00Deferred. Debt Will Survive Discharge.US Dept of ED/GSL/ATL. \$4,095.00Deferred. Debt Will Survive Discharge.**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**-NONE-**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$29,593.16****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**%, OR,THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.**16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**None

Assumes

Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):**None**ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.****20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**/s/ Alissa York GayAlissa York Gay 024812

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date April 1, 2019

/al